

**UNITED STATES BANKRUPTCY COURT  
DISTRICT 1**

In re:

RUBEN GUADALUPE SANTALIZ

Debtor(s)

Case No. 17-06313-MCF

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

ALEJANDRO OLIVERAS RIVERA, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/05/2017.
- 2) The plan was confirmed on 04/26/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/11/2022.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,832.11.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$26,000.16
Less amount refunded to debtor	\$0.00

<b>NET RECEIPTS:</b>	<b>\$26,000.16</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,868.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,216.03
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$5,084.03</b>
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Attorney fees paid and disclosed by debtor:	\$132.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANCO POPULAR DE PUERTO RICO	Secured	0.00	0.00	169,144.62	0.00	0.00
BANCO POPULAR DE PUERTO RICO	Secured	0.00	0.00	890.48	890.48	0.00
CARIBBEAN FINANCE	Unsecured	0.00	0.00	3,208.53	21.89	0.00
DEPARTMENT OF TREASURY	Unsecured	0.00	0.00	2,047.65	0.00	0.00
DEPARTMENT OF TREASURY	Priority	14,697.35	0.00	19,561.41	19,561.41	0.00
DEPARTMENT OF TREASURY	Unsecured	11,726.01	0.00	9,275.21	63.30	0.00
EMPRESAS BERRIOS INC	Unsecured	609.00	0.00	667.89	4.55	0.00
NAVIENT SOLUTIONS LLC	Unsecured	0.00	NA	53,831.87	367.40	0.00
QUANTUM3 GROUP LLC	Unsecured	996.00	0.00	1,038.36	7.10	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$890.48	\$890.48	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$169,144.62	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$170,035.10</b>	<b>\$890.48</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$19,561.41	\$19,561.41	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$19,561.41</b>	<b>\$19,561.41</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$70,069.51</b>	<b>\$464.24</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$5,084.03</u>	
Disbursements to Creditors	<u>\$20,916.13</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$26,000.16</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/22/2022

By: /s/ ALEJANDRO OLIVERAS RIVERA

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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The undersigned hereby certifies that a true copy of the foregoing document was mailed by first class mail or electronically sent to the parties listed below:

RUBEN GUADALUPE SANTALIZ  
URB HACIENDA PRIMAVERA  
15 CALLE AUSTRAL  
CIDRA, PR 00739

BANCO POPULAR DE PUERTO RICO  
MORTGAGE SERVICE DEPT 761  
PO BOX 362708  
SAN JUAN, PR 00936-2708

CBNA  
50 NW POINT BLVD  
ELK GROVE VILLAGE, IL 60007-1032

QUANTUM3 GROUP LLC  
MOMA FUNDING LLC  
PO BOX 788  
KIRKLAND, WA 98083-0788

DEPARTAMENTO DE HACIENDA  
BANKRUPTCY SECTION  
235 AVE ARTERIAL HOSTOS STE 1504  
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DEPARTMENT OF TREASURY  
BANKRUPTCY SECTION (424 B)  
PO BOX 9024140  
SAN JUAN, PR 00902-4140

DSNB MACYS  
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MASON, OH 45040-8218

EMPRESAS BERRIOS INC  
PO BOX 674  
CIDRA, PR 00739-0674

SYNCB/BANAREPDC  
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ORLANDO, FL 32896-5005

SYNCB/PAYPAL EXTRAS MC  
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BANCO POPULAR DE PUERTO RICO  
TANIA M VAZQUEZ MALDONADO, ESQ  
BERMUDEZ AND DIAZ LLP  
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SAN JUAN, PR 00901

CARIBBEAN FINANCE  
PO BOX 192388  
SAN JUAN, PR 00919-2388

NAVIENT SOLUTIONS, INC  
on behalf of DEPT OF EDUCATION LOAN  
SERVICES  
PO BOX 740351  
ATLANTA, GA 30374-0351

NAVIENT SOLUTIONS INC  
DEPARTMENT OF EDUCATION LOAN  
SERVICES  
PO BOX 9635  
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BANKRUPTCY SECTION (424 B)  
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NAVIENT SOLUTIONS LLC  
ON BEHALF OF US DEPARTMENT OF  
EDUCATION  
PO BOX 4450  
PORTLAND, OR 97208-4450

DATED: November 22, 2022

/s/ Olga Lopez

OFFICE OF THE CHAPTER 13 TRUSTEE